

FIG. 1

# e-Pay Payable/Receivable Process

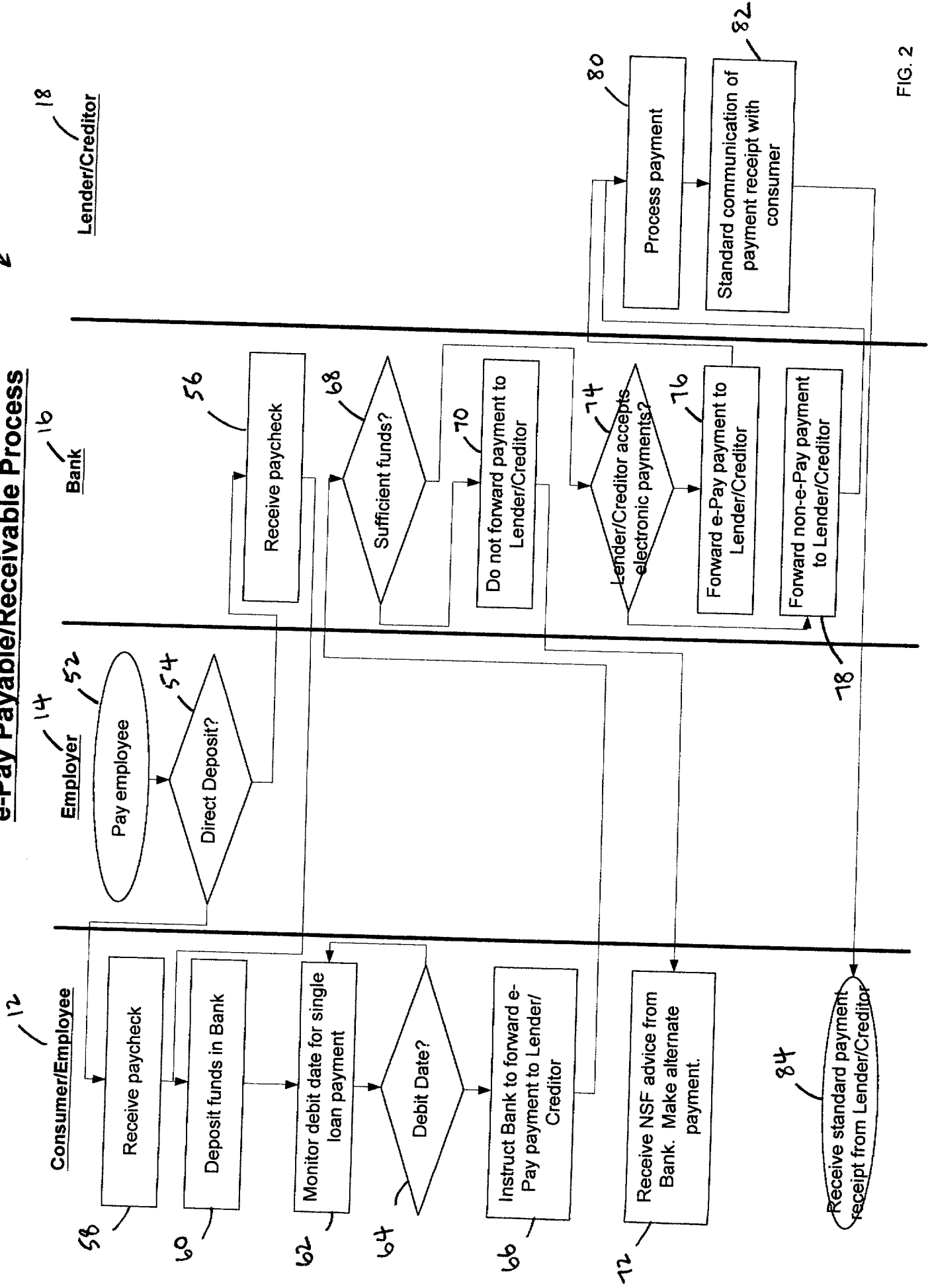


FIG. 2

100

# ACH Set Up Process

104

102

Consumer/Employee

Employer

Bank

106

Lender/Creditor

110

Wants consumer participation in program

Markets to Consumer (Payments for single loan)

112

Agrees to participate in program

114

Obtains ACH auto-debit authorization form from Lender

116

Completes authorization form. (Select debit date. Additional principal?)

118

Sends completed form to Lender/Creditor with voided check or deposit slip

120

Receives authorization from Consumer

122

Process authorization with Consumer's Bank

124

Set up bank account for ACH auto-debit

126

FIG. 3

# ACH Debit Process

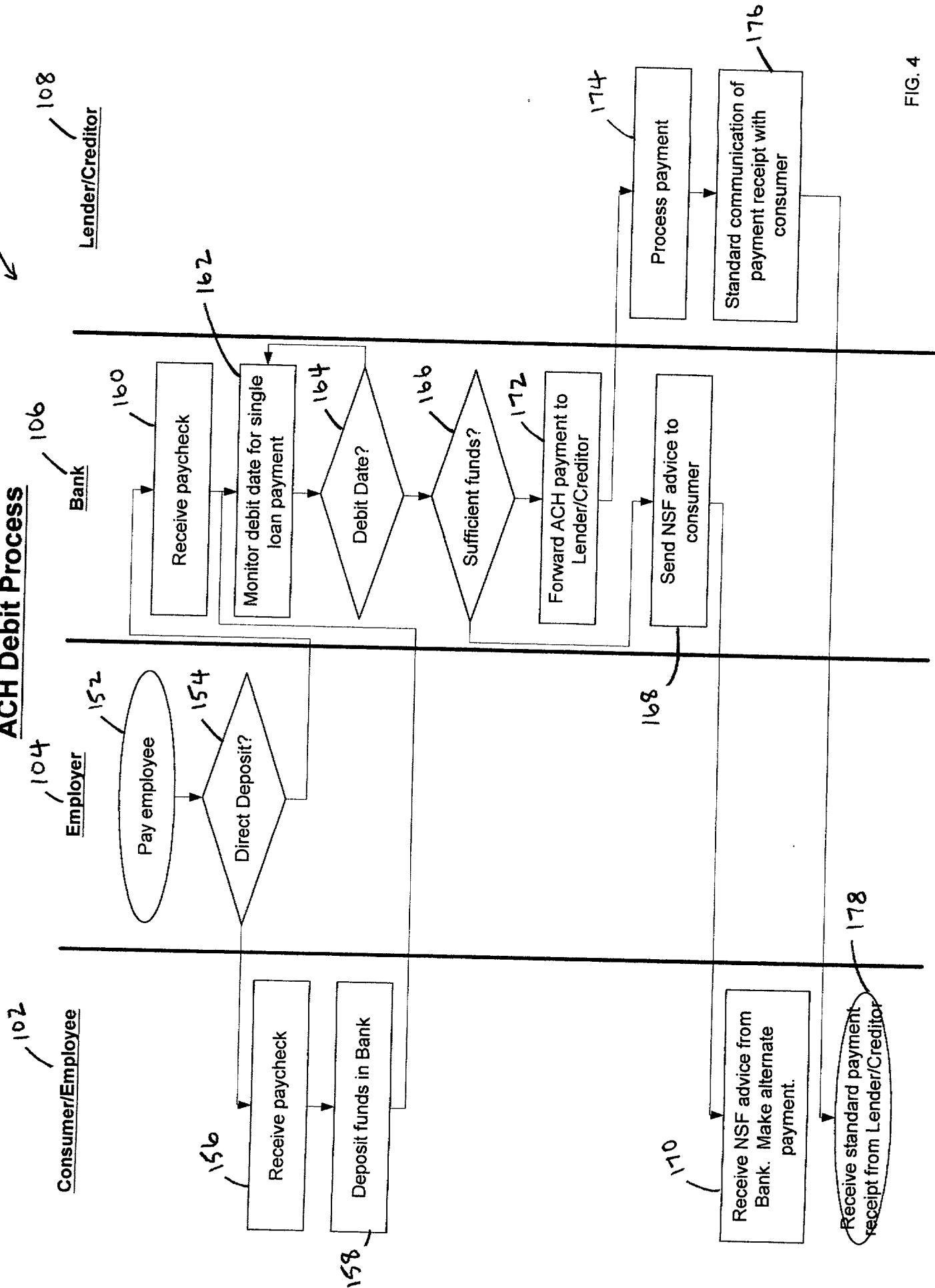


FIG. 4

200

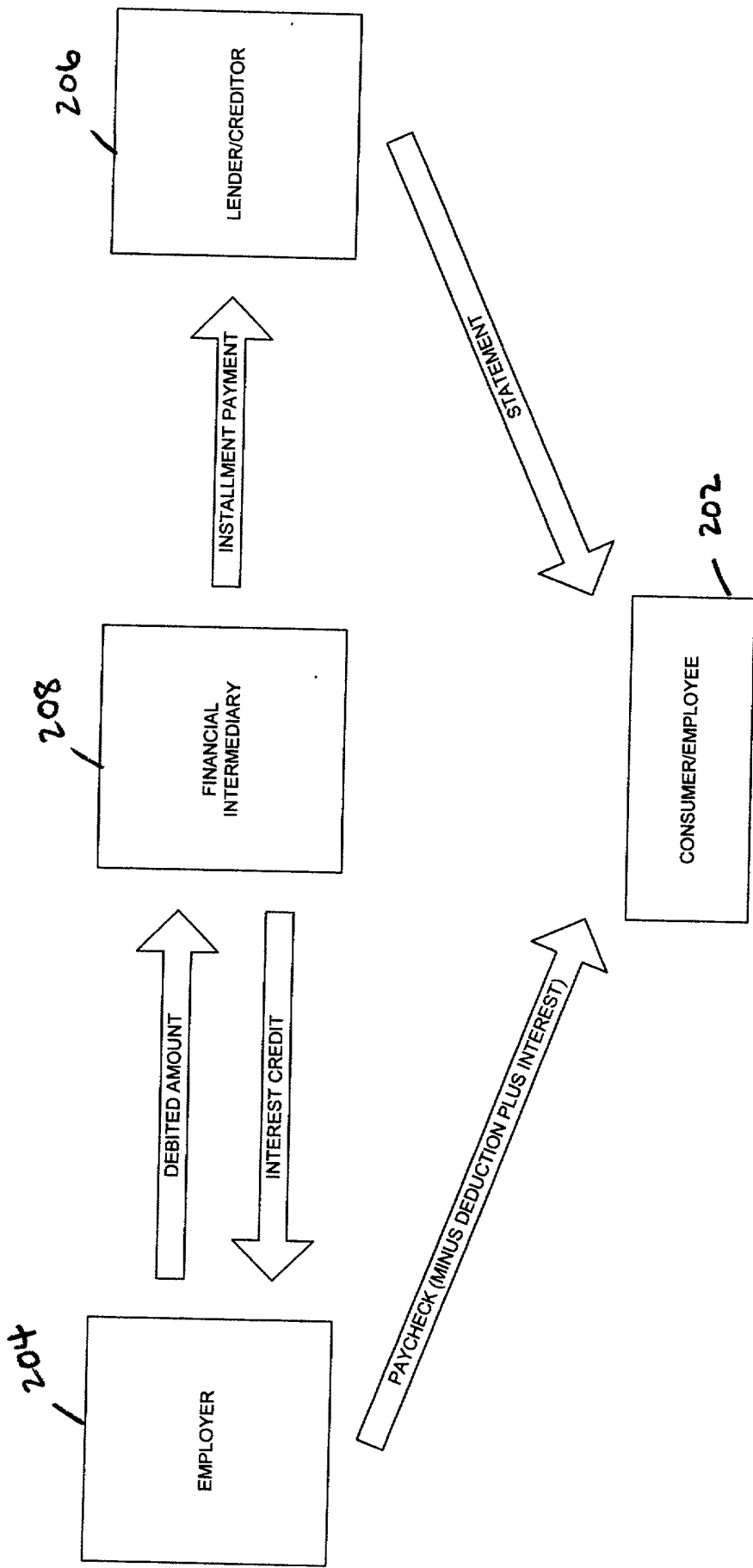


FIG. 5



Variable	Mean	SD	Min	Max
Age	34.5	10.2	21	55
Gender	0.5	0.5	0	1
Marital status	0.6	0.5	0	1
Education	12.5	1.5	9	16
Income	1500	500	500	3000
Health status	0.8	0.2	0	1
Smoking status	0.3	0.5	0	1
Alcohol consumption	0.2	0.4	0	1
Exercise frequency	0.5	0.5	0	1
Stress level	0.7	0.3	0	1
Depression score	0.4	0.4	0	1
Life satisfaction	0.6	0.3	0	1
Work satisfaction	0.5	0.4	0	1
Family satisfaction	0.6	0.3	0	1
Community satisfaction	0.5	0.4	0	1
Overall quality of life	0.5	0.3	0	1



**FIG. 7**

# Financial Intermediary Payroll Debit Payables Process

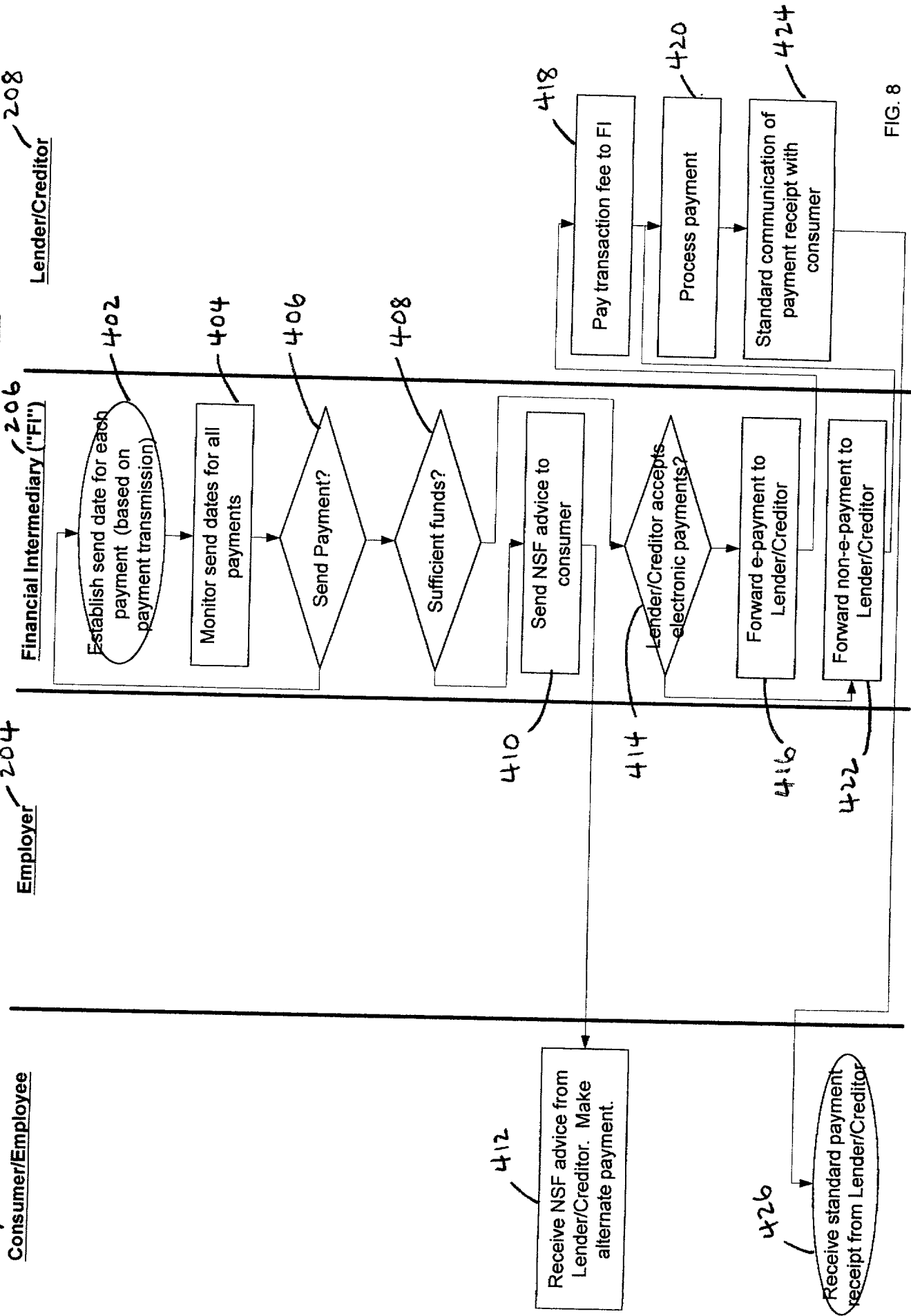


FIG. 8